Checking accounts

✓ Avoid monthly fees ✓ Free, 24/7 online account management ✓ Free debit card

Choose your account type

Alaska USA offers three types of personal checking accounts.

Convenience Checking – No maintenance fee when you receive a direct deposit at least once every 90 days.

Relationship Checking – No maintenance fee when you maintain a minimum balance of $500 in your checking account or any other associated share or loan account. Relationship Checking is free for members age 16-25.

Investor Checking – No maintenance fee with a balance of $1,000 – plus, you earn monthly dividends!

Alaska USA also offers checking for your business. Please ask about a Business Checking account.

Make the most of the benefits

UltraBranch® – 24/7 access to your account by phone, online, or Self-Service Terminal (available at most branches and select retail locations). Check balances, transfer funds, and more. UltraBranch also offers online Bill Pay, it's free to pay up to 15 bills per month.

Alaska USA app – Download the Alaska USA app to manage your accounts and deposit checks right from your mobile device. View account balances, pay bills, and even deposit a check – right from your phone!

Visa® Debit Card – Works like an ATM card, plus it's a convenient way to pay for items at merchant locations, online, and anywhere a Visa Debit Card is accepted worldwide. It's free!

Worldwide access – Alaska USA is part of the CO-OP Shared Branch Network®, giving you in-person access to your accounts at thousands of CO-OP Shared Branch locations worldwide.

Easy online check ordering – Design choices include Alaska USA's exclusive wildlife series, as well as a wide variety of checks for every personality. Account and contact information is auto populated when orders are placed through the online system.

Overdraft protection options

Establish overdraft protection from your Alaska USA savings account, money market account, credit line, or home equity line of credit to avoid the cost and embarrassment of a bounced check.

Keep track of your account with ease

- Create a copy of every personal check as you write it with carbonless check copies.
- Track your checking account activity any time with UltraBranch online, by phone, or mobile.
- View and print your canceled checks online through UltraBranch, or call to get a copy of a check you need to see.

It's easy to open your account

At a branch

A member service representative will help you open your account, order checks, sign up for additional services like UltraBranch or a Visa Debit Card, and provide you with guidance on completing the switch from your previous financial institution.

Online

If you already use UltraBranch, you can open your new checking account and place your initial check order online anytime. You can also get the forms you need to change your direct deposits and automatic payments, and to close your old account.

By mail

All the necessary paperwork for opening your account will be mailed to you when you call the Member Service Center at (800) 525-9094.

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